AMENDMENTS TO THE CLAIMS:

The following listing of claims replaces all prior listings, and all prior versions, of claims in the application.

LISTING OF CLAIMS:

1.   (Currently Amended) A method of authenticating an action performed at a control point by a user involving a token which is issued to the user and which is involved with the user performing the action, said method comprising:

using the token to authenticate the user to the control point to perform the action using the control point;

using the token to authenticate said control point to perform the action;

a token issuer issuing said token to said user; and wherein

the token is a mobile wireless communication device and said authenticating the control point occurs between said token and said token issuer.

2.   **Cancelled (Without disclaimer or prejudice).**

3.   **Cancelled (Without disclaimer or prejudice).**

4.   (Currently Amended) The method of ~~claim 2~~claim 1, wherein said mobile communication device communicates with said token issuer using a wireless communication path.

5.   (Currently Amended) The method of ~~claim 2~~claim 1, wherein said token communicates with said token issuer using a wireless communication network of said control point.

6.   (Original) The method of claim 1, further comprising said control point authorizing said action based on information provided by said token.

7.   (Original) The method of claim 1, wherein said action comprises a financial transaction.

8.   (Original) The method of claim 1, wherein said action comprises access control.

9.   (Previously Presented) The method of claim 1, wherein said authenticating said control point comprises notifying said user whether said control point has authorization for said action.

10.   (Currently Amended) A method of authenticating a control point involving an action performed by the control point by a user involving a token which is as-issued to the user of the token and which is involved with the user performing the action, said method comprising:

the token obtaining information regarding said control point;

the token authenticating said control point based on said information; and

using the token to authenticate the user to the control point to perform the action using the control point;

       a token issuer issuing said token to said user; and wherein

the token is a mobile communication device and said authenticating said control point occurs between said token and said token issuer.

11.   (Currently Amended) The method of claim 10, wherein said

information is obtained by presenting a token which performs authentication of said

control point.

12.   **Cancelled (Without disclaimer or prejudice).**

13.   **Cancelled (Without disclaimer or prejudice).**

14.   (Currently Amended) The method of ~~claim 12~~claim 10, wherein said

mobile communication device communicates with said token issuer using a wireless

communication path.

15.   (Currently Amended) The method of ~~claim 12~~claim 10, wherein said

token communicates with said token issuer using a wireless communication network

of said control point.

16.   (Original) The method of claim 10, ~~further~~ comprising said control point

authorizing an action based on information provided by said token.

17.   (Original) The method of claim 16, wherein said action comprises a

financial transaction.

18.   (Original) The method of claim 16, wherein said action comprises

access control.

19.   (Previously Presented) The method of claim 10, wherein said authenticating said control point comprises notifying a user whether said control point has authorization for said action.

20.   (Currently Amended) A method of authenticating an action performed by a control point by a user involving a token which is issued to the user and which is involved with the user performing the action comprising:

presenting the token for performing authentication of the control point;

said token collecting information from said control point; and

authenticating said control point based on said information; and

using the token to authenticate the user to the control point to perform the action using the control point;

       a token issuer issuing said token to said user; and wherein

the token is a mobile communication device and said authenticating said control point occurs between said token and said issuer.

21.   (Currently Amended) The method of claim 20 further comprising a control point operator approving said control point and said method further comprises storing data about said control point in a database, and said authenticating of the control point comprises comparing said data with said information from said token.

22.   (Currently Amended) The method of claim 20, further comprising storing data about said token in a database, and said authenticating authentication comprises comparing said data and said information from said toketoken.

23.   (Currently Amended) A device for authenticating a control point involving an action performed by the control point by a user involving the device which is issued to the user and which is involved with the user performing the action comprising:

a wireless communication portion that obtains information regarding said control point and communicates wirelessly with an external entity to authenticate said control point based on said information and to authenticate the user to the control point to perform the action using the control point;

_____a token issuer issuing said token to said user; and

a user interface portion, coupled to said communication portion, to indicate a result of said authentication of the control point to a user; and wherein

the device is a mobile communication device and said communication authenticating said control point occurs between said token and said issuer.

24.   **Cancelled (without disclaimer or prejudice).**

25.   **Cancelled (without disclaimer or prejudice).**

26.   (Previously Presented) The device of claim 23, wherein said communication portion authenticates said control point using a wireless communication network of said control point.

27.   (Previously Presented) The device of claim 23, wherein said action comprises a financial transaction.

28.   (Previously Presented) The device of claim 23, wherein said action comprises access control.

29.   (Previously Presented) The device of claim 23, wherein said user interface portion notifies said user whether said control point has authorization for said action.

30.   (Previously Presented) The device of claim 23, wherein said user interface portion comprises a display device.

31.   (Previously Presented) The device of claim 23, further comprising a card that connects with said communication portion, said card containing information regarding one of said device and said user.

32.   (Previously Presented) The device of claim 23, wherein said communication portion is temporarily coupled to said device.